



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/23/19 11:16 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8874
 Name: Torres, Juan
 Current Address: 1218 N Gage Blvd
 Los angeles CA.90023

TORRESBORJA , JUANLEOBARDO

Also Known As:

TORRES,JUAN,L

SSN: 000-00-0000

Date of Birth: 11/86

Phone:

In File Since: 11/17

Current Address:

1218 S. GAGE AV.
 LOS ANGELES CA. 90023

Reported 11/17

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+465

Explanation

- 12 The date that you opened your oldest account is too recent
 - 04 The balances on your accounts are too high compared to loan amounts
 - 08 You have either very few loans or too many loans with recent delinquencies
 - 76 You have insufficient credit history on installment loans
- SCORECARD: 06
 Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	1	Trades:	3	Inquiries:	8
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	3	\$21,046	\$0	\$19,414	\$0	\$586	n/a
Closed w/Balance-	-	n/a	n/a	\$656	\$0	\$0	n/a
Total	3	\$21,046	\$0	\$20,070	\$0	\$586	

COLLECTIONS

CREDIT COLL (Y 1GZD005)	Account # 73407032	Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$230
Account Type: OPEN		Balance: \$230
Responsibility: I		Past Due: \$230
		Last Payment:
		Opened: 2/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

LENDIFY FIN (F 02G6T001)	Account # 131458154102	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$656
Loan Type: UNSECURED	High Credit: \$500	Past Due: \$0
Responsibility: I	Terms: 006M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 12/18
		Paid:
		Closed: 5/19
		Verified: 8/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum: Amount: Date:
30 60 90		Payment Pattern Months 1-12:

WESTLAKE FIN (F 01T9Q001)	Account # 10268852	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$19,414
Loan Type: AUTOMOBILE	High Credit: \$21,046	Past Due: \$0
Responsibility: I	Terms: 060M586	Last Payment:
Remarks: REPOSSESSION; REDEEMED		Charge Off:
		Opened: 3/18
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Late Payments (16 Months)	Delinquency	Maximum: Amount: Date:
1 0 0 30 60 90		Payment Pattern Months 1-12: 11X211111111 Months 13-24: 1111

LENDIFY FIN (F 02G6T001)	Account # 131458154101	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$300	Past Due: \$0
Responsibility: I	Terms: 005M	Last Payment:
Remarks: CLOSED		Charge Off:
		Opened: 8/18
		Paid:
		Closed: 12/18
		Verified: 12/18
		Update Method: automated
Late Payments (04 Months)	Delinquency	Maximum: Amount: Date:
0 0 0 30 60 90		Payment Pattern Months 1-12: 1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/23/19	LS FINANCING (FLA2613540 CAL)		
2/02/19	OPORTUN/PROG (FNC3435243 CAL)		
12/14/18	LENDIFY FINA (FNC4076411 CAL)		
9/08/18	OPORTUN/PROG (FNC3435243 CAL)		
8/18/18	LENDIFY FINA (FNC4076411 CAL)		
3/16/18	CRACCEPT/CAC (FDT0001230 MCH)		
2/24/18	TOYOTA SCION (ALA4340416 CAL)		
11/18/17	SPRINT (UKC0000200 ILM)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)